

7jgmthhd (7/15)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI**

**In Re:** Kenneth S. Johnson, Jr. and Debra L. Johnson  
**Debtor**

**Bankruptcy Case No.**  
15-20113-drd7

**Kenneth S. Johnson Jr.**  
**Debra L. Johnson**  
Plaintiff(s)

**Adversary Case No.**  
15-02004-drd

v.

**Educational Credit Management Corporation**  
("ECMC")  
**United States of America**  
Defendant(s)

**JUDGMENT**

This proceeding having come on for trial or hearing before the court, the Honorable Dennis R. Dow , United States Bankruptcy Judge, presiding, and the issues having been duly tried or heard and a decision having been rendered.

**IT IS ORDERED AND ADJUDGED:** The indebtedness owed by the Plaintiffs, Kenneth and Debra Johnson, to the Defendants, the Department of Education, Navient and ECMC, as referenced in the Plaintiffs Complaint to Determine Dischargeability of Student Loan(s) under §523(a)(8), is not dischargeable. Judgment shall be entered in favor of the Defendants.



Paige Wymore-Wynn  
Acting Court Executive

By: /s/ Kim McClanahan  
Deputy Clerk

Date of issuance: 12/18/15

Court to serve